

Exhibit 4

RIEMER & ASSOCIATES LLC
Attorneys for Plaintiff
Office and Post Office Address
60 East 42nd Street, Suite 2430
New York, New York 10165
(212) 297-0700

UNITED STATES DISTRICT COURT
SOUTHERN DISTRICT OF NEW YORK

-----X
JAMES E. MUGAN

09 CV 6711 (NRB)(FM)

Plaintiff,

REPLY TO
COUNTERCLAIM

-against-

HARTFORD LIFE GROUP INSURANCE COMPANY

Defendant.
-----X

Plaintiff James E. Mugan, by his attorneys Riemer & Associates LLC, as and for his reply to the counterclaim of defendant, respectively sets forth the following upon information and belief:

1. Denies each and every allegation contained in paragraph 127 of the Counterclaim, except admits that for the months between September 2, 2006 and September 1, 2008, plaintiff and his dependent children received Social Security Disability Benefits, totalling \$2,499.75 for each month between September 2006 through December 2006 (exclusive of cost of living adjustments), and \$2534.85 for each month between January 2007 and September 2008 (exclusive of cost of living adjustments), for a grand total of \$60,696.

2. Denies each and every allegation contained in paragraph 128 of the Counterclaim, except refers the Court to the LTD Plan for a complete description of its provisions.

3. Denies each and every allegation contained in paragraph 129 of the Counterclaim, but admits that defendant did not reduce plaintiff's benefits between the period September 2, 2006 through September 1, 2008 for any offset for Social Security Disability benefits.

4. Denies each and every allegation contained in paragraph 130 of the Counterclaim, but admits that plaintiff has not remitted any of his Social Security Disability Benefits to defendant.

5. Denies each and every allegation contained in paragraph 131 of the Counterclaim, but admits that ERISA provides defendant no remedy in either law or equity to recover any alleged overpayment.

6. Denies each and every allegation contained in paragraph 132 of the Counterclaim.

FIRST AFFIRMATIVE DEFENSE

7. Defendant fails to plead a cause of action for which relief may be granted. *Sereboff v. Mid Atlantic Medical Services, Inc.*, 547 U.S. 356 (2006); *Great-West Life & Annuity Ins. Co. v. Knudson*, 534 U.S. 204 (2002).

SECOND AFFIRMATIVE DEFENSE

8. Less cost of living adjustments, the total amount of Social Security Disability Benefits plaintiff and his dependent children received during the period from September 2, 2006 through September 1, 2008 was \$60,696.

Dated: New York, New York
January 15, 2010

RIEMER & ASSOCIATES LLC
Attorneys for Plaintiff
60 East 42nd Street, Suite 2430
New York, New York 10165
(212) 297-0700

By: /s/Scott M. Riemer
Scott M. Riemer (SR5005)

CERTIFICATE OF SERVICE

I hereby certify that I am attorney for Plaintiff and that on January 15, 2010, I caused to be served by first class mail a true and correct copy of REPLY TO THE COUNTERCLAIM to the following:

Michael H Bernstein, Esq.
Sedgwick, Detert, Moran & Arnold
125 Broad Street
39th Floor
New York, NY 10004-2400

Dated: New York, New York
January 15, 2010

/s/ Scott M. Riemer
SCOTT M. RIEMER (SR5005)
60 East 42nd Street, Suite 2430
New York, New York 10165
(212) 297-0700